

Information to identify the case:

Debtor 1	<u>Jacquelin L Branks</u>	Social Security number or ITIN	xxx-xx-6216
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-21526-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacquelin L Branks

3/15/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacquelin L Branks
Debtor

Case No. 23-21526-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 15, 2024

Form ID: 318

Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Jacquelin L Branks, 1301 Hancock Drive, Apartment 7, Barrington, NJ 08007-1624
520126776	#+ Advantage Therapy Centers, 1001 Briggs road, Ste 270, Mount Laurel, NJ 08054-4105
520126808	+ Ally Credit Card, P.O. Box 1832, Wilmington, DE 19899-1832
520126777	+ Cherry Hill SNJOS, 17 West Ormond Ave, Cherry Hill, NJ 08002-3041
520126815	Credit Control LLC, 330 Rider Trail S., ste 500, Earth City, MO 63045
520126782	+ Egg Harbor Family Dental, 3003 English Creek Ave., Ste D1, Egg Harbor Township, NJ 08234-4878
520126783	+ Emergency Phy Assoc of S Jer, Attn HRRG, P.O. Box 5406, Cincinnati, OH 45273-0001
520126784	+ Enzo Clinical Labs, P.O. Box 205621, Dallas, TX 75320-5621
520126819	++ FIRST FINANCIAL RESOURCES INC, 495 OLD CONNECTICUT PATH, SUITE 220, FRAMINGHAM MA 01701-4567 address filed with court:, First Financial Resources, 495 Old Connecticut Path, Ste 220, Framingham, MA 01701
520126775	+ Gross Polowy, 1775 Wehrle Drive, Ste 400, Buffalo, NY 14221-7093
520126786	+ Jefferson Hospital, 833 Chestnut St., Ste 115, Philadelphia, PA 19107-4401
520126787	+ Kennedy Hospital/HRRG, 3585 Ridge Park Dr., Akron, OH 44333-8203
520126789	Landis Sewerage Authority, 1176 S. Mill Road, Vineland, NJ 08360
520126791	+ Mid Atlantic Anesthesia Assoc., P.O. Box 8505, Cherry Hill, NJ 08002-0505
520109681	+ Ocwen Loan Servicing, 12650 Ingenuity Dr, Orlando, FL 32826-2703
520109685	Pressler, Felt & Warshaw LLP, 5020, 7 Entin Road, Parsippany, NJ 07054
520126793	+ Quest Diagnostics, 1201 South Collegeville Road, Collegeville, PA 19426-2998
520126797	+ South Jersey Radiology Assoc, 1307 White Horse Road, Ste A102, Voorhees, NJ 08043-2100
520126803	+ The Home Products, Time Investment Co, P.O. Box 248, West Bend, WI 53095-0248
520126804	+ The Spot on the Ave, 618 East Landis Ave., Vineland, NJ 08360-8007
520126830	+ Union Grove Apartments, 1200 Clements Bridge Rd, Barrington, NJ 08007-1651
520126805	+ Vineland MUA, Nonpriority Creditor's Name, 640 E. Wood Street, P.O. Box 1508, Vineland, NJ 08362-1508
520126806	+ Virtua, 303 Lippincott Drive, 4th Floor, Marlton, NJ 08053-4160
520126807	+ Zarett Rehba Assoc., 520 South 19th St., Philadelphia, PA 19146-1449

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2024 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 15 2024 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520109662	+ Email/Text: backoffice@affirm.com	Mar 15 2024 21:22:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520109663	+ EDI: GMACFS.COM	Mar 16 2024 00:42:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
520126809	^ MEBN		

District/off: 0312-1

User: admin

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		Mar 15 2024 21:03:23	Alpha Reovery, 6912 S. Quentin St., Unit 10, Englewood, CO 80112-4531
520126810	^ MEBN		
		Mar 15 2024 21:00:39	Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
520109669	Email/Text: bankruptcy@creditcharma.com		
		Mar 15 2024 21:20:00	Credit Karma/Credit Builder, Attn: Bankruptcy, 1100 Broadway .Ste 1800, Oakland, CA 94607
520126811	+ Email/Text: bankruptcy@usecapital.com		
		Mar 15 2024 21:22:00	Capital Accounts, P.O. Box 140065, Nashville, TN 37214-0065
520109664	+ Email/Text: bankruptcy@usecapital.com		
		Mar 15 2024 21:22:00	Capital Accounts, Inc, Attn: Bankruptcy, P.O. Box 680608, Nashville, TN 37068-0608
520127099	+ EDI: CAPITALONE.COM		
		Mar 16 2024 00:42:00	Capital One, Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
520109665	+ EDI: CAPITALONE.COM		
		Mar 16 2024 00:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520109666	+ Email/Text: bankruptcy@cavps.com		
		Mar 15 2024 21:22:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
520126812	^ MEBN		
		Mar 15 2024 21:00:29	Cawley & Bergman, 550 Broad St., Ste 1001, Newark, NJ 07102-4542
520109667	+ EDI: CITICORP		
		Mar 16 2024 00:45:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520126813	+ Email/Text: mediamanagers@clientservices.com		
		Mar 15 2024 21:18:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
520109668	EDI: WFNNB.COM		
		Mar 16 2024 00:45:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
520126779	+ EDI: WFNNB.COM		
		Mar 16 2024 00:45:00	Commenity/Boscovs, P.O. Box 182125, Columbus, OH 43218-2125
520126814	+ EDI: CCS.COM		
		Mar 16 2024 00:45:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
520126816	+ Email/Text: ebankruptcy@cbamacon.com		
		Mar 15 2024 21:21:00	Creditor Bureau Assoc., 112 Ward St., Macon, GA 31204-3147
520126817	^ MEBN		
		Mar 15 2024 21:01:41	D&A Services, 1400 E. Touhy Ave., Ste G2, Des Plaines, IL 60018-3338
520109670	Email/PDF: DellBKNotifications@resurgent.com		
		Mar 15 2024 21:11:57	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708
520109671	+ EDI: DISCOVER		
		Mar 16 2024 00:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520109672	+ EDI: DISCOVERPL		
		Mar 16 2024 00:45:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
520126818	^ MEBN		
		Mar 15 2024 20:59:22	Dynamic Recovery Solutions, 135 Interstate Blvd., Greenville, SC 29615-5720
520109673	Email/Text: EBNBKNOT@ford.com		
		Mar 15 2024 21:22:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
520126820	^ MEBN		
		Mar 15 2024 21:03:57	HRRG Collections, PO Box 5406, Cincinnati, OH 45273-0001
520109674	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 15 2024 21:19:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520109675	+ Email/Text: LC-Bankruptcy-RF@loanicare.net		
		Mar 15 2024 21:20:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068

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520109676	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 15 2024 21:12:33	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520109680	Email/Text: EBN@Mohela.com	Mar 15 2024 21:20:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
520109677	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 15 2024 21:21:00	Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
520109678	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 15 2024 21:21:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520109679	+ EDI: AISMIDFIRST	Mar 16 2024 00:42:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
520126821	+ Email/Text: compliance@monarchrm.com	Mar 15 2024 21:20:00	Monarch Recovery Managment, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
520109682	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 15 2024 21:11:59	Olo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
520109683	EDI: PRA.COM	Mar 16 2024 00:45:00	Portfolio Recovery Associates, ATTN: Thomas Murtha, Esq., 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
520109684	EDI: PRA.COM	Mar 16 2024 00:45:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520126822	Email/Text: bk-notification@sps-law.com	Mar 15 2024 21:19:00	Portnoy Schneck, 3705 Quakerbridge Rd., Ste 116, Trenton, NJ 08619
520127116	+ EDI: PRA.COM	Mar 16 2024 00:45:00	Portfolio Recovery & Affiliates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
520126823	+ Email/Text: ngisupport@radiusgs.com	Mar 15 2024 21:19:00	Radius Global Solutions, LLC, P.O. Box 390905, Minneapolis, MN 55439-0905
520126824	Email/Text: EBN@seliplaw.com	Mar 15 2024 21:20:00	Selip & Stylianou LLP, 10 Forest Avenue, PO Box 914, Paramus, NJ 07653
520126799	+ EDI: SYNC	Mar 16 2024 00:42:00	SYNCB/Amazon, P.O. Box 965064, Orlando, FL 32896-5064
520126800	+ EDI: SYNC	Mar 16 2024 00:42:00	SYNCB/Lowes, P.O. Box 965064, Orlando, FL 32896-5064
520126794	^ MEBN	Mar 15 2024 21:04:06	South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
520109686	+ EDI: SYNC	Mar 16 2024 00:42:00	Syncb/lenscrafters, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520109687	+ EDI: SYNC	Mar 16 2024 00:42:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520126801	+ EDI: SYNC	Mar 16 2024 00:42:00	Synchrony/PayPal, PO Box 960006, Orlando, FL 32896-0006
520126802	+ EDI: WTRRN BANK.COM	Mar 16 2024 00:45:00	Target, Attn Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
520109688	+ EDI: WTRRN BANK.COM	Mar 16 2024 00:45:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
520109689	+ Email/Text: bankruptcy@timeinvestment.com	Mar 15 2024 21:21:00	Time Investment Company, Inc., Attn: Bankruptcy, 100 North 6th Avenue, West Bend, WI 53095-3306
520109690	+ EDI: WFFC2	Mar 16 2024 00:45:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
520126825	+ Email/Text: bkfilings@zwickerpc.com		

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Mar 15 2024 21:22:00

Zwicker & Associates, 80 Minuteman Road,
Andover, MA 01810-1008

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520126790		Live Urgent Care, NO ADDRESS PROVIDED
520126798		Southern NJ Oral Surgery, First Financial Resources, NO ADDRESS PROVIDED

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Brad J. Sadek	on behalf of Debtor Jacquelin L Branks bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4